

# A System and Method for Expert Service Providers to provide advice services through unique empowered Independent Agents to Consumers

## DESCRIPTION

[Para 1] Background of Invention

[Para 2] 1. Field of the Invention

[Para 3] The present invention relates to techniques for managing, supporting and empowering Independent Agents to offer a method for enabling expert Service Providers to deliver, and charge for, advice to consumers, by connecting two parties in real time. Further, the present invention provides the method and techniques for expert Service Providers, in turn, to provide their service through a multiplicity of Independent Agent channels without potential communication device conflict for consumers.

[Para 4] 2. Description of Prior Art

[Para 5] Advice services are currently offered through a variety of methods and techniques utilizing the telephone and/or the Internet. A consumer seeking advice on any number of various topics can search in a telephone book's yellow pages, for example, and make a basic telephone call. But advice service providers are not able to effectively or efficiently charge time-based fees for their service in this model, nor are consumers guaranteed that the service provider will be available. Further, Internet searching is steadily replacing traditional yellow pages searches by consumers.

[Para 6] 1-900 phone systems do enable service providers to charge for their services on a time-elapsed model. However, 1-900 systems also are not able to take advantage of the massive trend of consumers increasingly using the Internet to search for what they want and need, including advice on various topics. Further, single 1-900 numbers have restricted scope and flexibility with regard to service and price, as well as limited consumer trust with regards to billing and quality of service provided.

[Para 7] Currently, there are systems available that facilitate the delivery of advice to consumers in real-time via the Internet utilizing telecommunications systems. However, such systems have created such a massive directory with thousands upon thousands of individual listings in any given category that it has become overwhelming for consumers to determine their choice. Likewise, it has become near impossible for the large majority of individual service providers to attract any interested consumers, as the rigid nature of the directory listing system allows extremely limited opportunities for a particular service provider to differentiate their service among the thousands of others in the same list.

[Para 8] Consequently, there is a need for a system to enable the provision of advice service through both the Internet and telecommunications that can overcome all of the limitations described above. Such a system, which empowers and utilizes independent Agents within its inventive framework and creative methods, is hereinafter described.

[Para 9] Summary

[Para 10] It is the objective of the current invention to provide a system and methods for managing, supporting and empowering independent Agents to offer a unique platform around a standard apparatus for enabling expert Service Providers to deliver, and charge for, advice to consumers, by connecting two parties in real time. The present invention remedies the shortcomings of the prior art by enabling group Agents to integrate the system into their own specialized websites, thereby allowing a much greater expression of differentiation for Service Providers and more focused, comprehensible listings for consumers.

[Para 11] The present invention provides the method and techniques to empower expert Service Providers, in turn, to provide their service through an unlimited number of independent Agent channels without potential communication device conflict, thereby maintaining both service provider and consumer satisfaction.

[Para 12] The benefits of this invention include the facilitation of real-time communication between a Consumer and Service Provider of advice, the management of the accounting system for Consumer, Agent and Service Provider, the empowerment of Agents to develop their own customized website that integrates and utilizes the system thereby offering Consumers more focused and differentiated choice online, and the ability for Service Providers to offer their expert services via multiple accounts to numerous independent Agents by eliminating any potential for telecommunication device conflict. In general, the system provides a more efficient, practical, and functional method to enable Users to contact Service Providers for expert advice and Service Providers to promote and offer their services to and transact their services with consumers than the current art.

[Para 13] Definitions:

[Para 14] Agent: one who integrates and employs the System within their websites or other Internet-based displayed and/or published materials offering a unique, differentiated grouping of Service Providers who collectively employ the System.

[Para 15] Browser: a software program that runs on a client host and is used to request Web pages and other data from server hosts. This data can be downloaded to the client's disk or displayed on the screen by the browser.

[Para 16] Client host: a computer that requests Web pages from server hosts, and generally communicates through a browser program.

[Para 17] Content provider: a person responsible for providing the information that makes up a collection of Web pages.

[Para 18] Embedded client software programs: software programs that comprise part of a Web site and that get downloaded into, and executed by, the browser.

[Para 19] Host: a computer that is connected to a network such as the Internet. Every host has a hostname (e.g., mypc.mycompany.com) and a numeric IP address (e.g., 123.104.35.12).

[Para 20] HTML (HyperText Markup Language): the language used to author Web Pages. In its

[Para 21] raw form, HTML looks like normal text, interspersed with formatting commands. A browser's primary function is to read and render HTML.

[Para 22] HTTP (HyperText Transfer Protocol): protocol used between a browser and a Web server to exchange Web pages and other data over the Internet.

[Para 23] HyperText: text annotated with links to other Web pages (e.g., HTML).

[Para 24] Internet-Based Icon: a graphical or text icon that is linked to this system's database and enables the initiation of contact between the Service Provider and the consumer, which is located anywhere throughout the Internet including but not limited to websites, emails, directory listings, and advertisement banners

[Para 25] IP (Internet Protocol): the communication protocol governing the Internet.

[Para 26] Server host: a computer on the Internet that hands out Web pages through a Web server program.

[Para 27] Service Provider: one who is providing advice through this system to Users or consumers. Also known as an Expert or an Advisor.

[Para 28] URL (Uniform Resource Locator): the address of a Web component or other data. The URL identifies the protocol used to communicate with the server host, the IP address of the server host, and the location of the requested data on the server host. For example, "http://www.lucent.com/work.html"

specifies an HTTP connection with the server host www.lucent.com, from which is requested the Web page (HTML file) work.html.

[Para 29] User: one who is seeking advice services from expert Service Providers through this system. Also known as a Consumer or Customer.

[Para 30] UWU server: in connection with the present invention, a special Web server in charge of distributing statistics describing Web traffic.

[Para 31] Visit: a series of requests to a fixed Web server by a single person (through a browser), occurring contiguously in time.

[Para 32] Web master: the (typically technically trained) person in charge of keeping a host server and Web server program running.

[Para 33] Web page: multimedia information on a Web site. A Web page is typically an HTML document comprising other Web components, such as images.

[Para 34] Web server: a software program running on a server host, for handing out Web pages.

[Para 35] Web site: a collection of Web pages residing on one or multiple server hosts and accessible through the same hostname (such as, for example, www.lucent.com).

#### [Para 36] Brief Description of Drawings

[Para 37] Without restricting the full scope of this invention, the preferred form of this invention is illustrated in the following drawings:

[Para 38] FIG 1 shows an overview of how a User accesses the system through the Internet;

[Para 39] FIG 2 shows the system main web page;

[Para 40] FIG 3b shows the listing of Service Providers;

[Para 41] FIG 3c displays a popup displaying the Service Provider's information;

[Para 42] FIG 3d displays a popup displaying a User's allotted call-time;

[Para 43] FIG 3e shows a popup displaying the call-time time clock;

- [Para 44] FIG 3f displays a popup displaying a busy message;
- [Para 45] FIG 3g displays a popup displaying a not available message;
- [Para 46] FIGS. 4 and 5 show the flowchart if a Service Provider is available;
- [Para 47] FIG 6 shows the flowchart if a Service Provider is unavailable; and
- [Para 48] FIG 7 displays Users' usage information
- [Para 49] FIG 8 displays the association of multiple Service Providers with an Agent;
- [Para 50] FIG 9 displays a summary page associated with an Agent; and
- [Para 51] FIG 10 displays an accounting summary screen.
- [Para 52] FIG 11 displays an Agent-specific availability quick-list popup window.

#### **[Para 53] Detailed Description**

**[Para 54]** The following description is demonstrative in nature and is not intended to limit the scope of the invention or its application of uses.

**[Para 55]** There are a number of significant design features and improvements incorporated within the invention.

**[Para 56]** The current invention is a system that will allow Users to contact Service Providers in specific fields. The Users will choose a Service Provider to contact. Once a Service Provider is chosen, a pop-up window will appear telling that User, among other things, if the Service Provider is available or not. If the Service Provider is available the system will connect the User with the Service Provider. The system provides techniques for managing, supporting and empowering Independent Agents to offer a method for enabling expert Service Providers to deliver, and charge for, advice to consumers, by connecting two parties in real time. Further, the present invention provides the method and techniques for expert Service Providers, in turn, to provide their service through a multiplicity of Independent Agent channels without potential communication device conflict for consumers.

[Para 57] The computer application that includes the User interface for this invention will henceforth be referred to as "the System 1." The system is network based and works on an Internet, Intranet and/or Wireless network.

[Para 58] FIG. 1 illustrates a functional diagram of a computer network for World Wide Web 500 access to the System 1 from a plurality of Users 10 who access the System Web Server and Database 310 via the System Web Site 100, independent Agent 300 integrator Websites, and/or a plurality of Service Provider Websites and Internet-based Icons 200 from the Users' Computers 15 and Telephones 17. Accessing the System Web Site 100, the Agent Websites 300, or the Service Provider Websites and Internet-based Icons 200 can be accomplished directly through a communication means such as a direct connection, an intranet, a local Internet Service Provider, often referred to as ISPs, or through an on-line Service Provider like CompuServe, Prodigy, American Online, etc. or Wireless devices using services like AT&T or Verizon.

[Para 59] The Users 10 contact the System Web Server and Database 310 via the System Web Site 100, the Agent Website 300 or the Service Provider Websites and Internet-base Icons 200 using an informational processing system (Client) capable of running an HTML compliant Web browser such as Microsoft's Internet Explorer, Netscape Navigator and Mosaic. A typical system that is used is a personal computer with an operating system such as Linux or Windows 95, 98 or ME, NT, or 2000, running a Web browser. The exact hardware configuration of computer used by the Users 10, the brand of operating system or the brand of Web browser configuration is unimportant to understand this present invention. Those skilled in the art can conclude that any HTML (Hyper Text Markup Language) compatible Web browser is within the true spirit of this invention and the scope of the claims.

[Para 60] In one preferred embodiment of the invention, the Users 10, Agents 120 and Service Providers 20 can connect to the System Web Site 100 via the Internet 500 using their respective Computers 15, 125 and 25 to register their accounts. In the preferred embodiment the system has numerous web pages. The information in the web pages is in HTML format via the HyperText Transport Protocol (http) and on Server System 310. The User

System 310 allows the viewing of web pages and the inputting of User 10, Agent 120 and Service Provider 20 information to be stored in the System Database 310, through commonly used software referred to as a Web Browser, such as Communicator available from Netscape Communications Corp. or Internet Explorer available from Microsoft Corp. The system is capable of accessing web pages located on Server System 310.

[Para 61] The System 310 provides the ability to allow Agents 120 and Service Providers 20 to embed Internet-based Icons within their websites, emails and online advertising banners, 300 and 200, that are empowered to access the System Web Server Database 310. From these websites and Internet-Based Icons, 300 and 200, Users 10 are enabled to contact the Agents' Service Providers or independent Service Providers 20.

[Para 62] The System 1 will connect the User 10 and the Service Provider 20 using a communication interface 40. In the preferred embodiment, once a User 10 decides on a Service Provider 20, the communication interface 40 will call both the User 10 and the Service Provider 20 to connect them so that the Service Provider 20 can assist the User 10. The communication interface 40 will call the User's telephone 17 and the Service Provider's telephone 27. This communication can also be done over the Internet or an instant messenger system.

[Para 63] In one preferred embodiment of the invention, the Users 10 connect to the Web site 100. The system 1 would have a standard home web page as shown in Fig 2. This home web page would have information about the system 1. The main web page in the preferred embodiment would also have an icon that a User 10 would click for a demonstration of the system 1 as well as hypertexts to help and information web pages. The main web page would also include icons that would transfer a User 10 to User Information, Advisor Information, Agent Information, User Registration, Advisor Registration, About Us, News and Contact Us web pages. The home web page would also have hypertext to the standard home, legal notices, copyright notices, Privacy Policy, User Agreement, Advisor Agreement and Contact Us web pages.

[Para 64] In the preferred embodiment of the System 1, an Agent 120 of the System 1 will provide an industry-specific Internet-based Agent directory website 300, like the example in Figure 3b, whereat a User 10 can locate and choose from multiple Service Providers 20. If User 10 chooses to use a specific Service Provider he/she will use the cursor to click the connect icon.

[Para 65] The connect icon will bring up a popup window as shown in Figure 3c. This popup window will display the Service Provider's system ID name, their rate of compensation, a hypertext link to a summary about the Service Provider that includes feedback from previous Users, various other hypertext links to policies, new User Registration, and descriptions of how the System 1 works, as well as text boxes for Users 10 to enter their System ID and Password and telephone number, and whether or not the Service Provider is available. If available, the User 10 fills in his telephone number and clicks the Call on Phone icon. The system will then contact the User 10 and the Service Providers through the phone lines connecting the two together.

[Para 66] The system 1 will also allow the User 10 to click on hypertext link in an Agent's web property 300 and view a quick list to check the availability status of all the Agent's 120 Service Providers 20. Figure 11 is a sample of this Agent-specific availability quick-list.

[Para 67] Figures 4 and 5 displays a system flowchart 2 of what happens if a Service Provider 20 is Available. First the User 10 initiates an Internet connection and accesses the Agent's 300 or an the independent Service Provider's web page or other web presence 200 from a web server. Next the User 10 clicks on an icon to initiate the establishment of a telephone conversation with the Service Provider 20. The system's web server 310 loads Service Provider's standard/customized phone-link pop-up box from system database 310 for the User 10 to view. The standard/customized phone-link pop-up window displays the Service Provider's system name, per-minute rate, availability message and access to system email service and to other Users' feedback about the Service Provider 20. The standard/customized phone-link pop-up window prompts User to enter ID, password, phone number, and click 'call' button. If User 10 does not have an account, there is a link on the pop-

up window that directs User 10 to create a new account and deposit funds into the system's web server database 310. The User information is uploaded to the system and crosschecked against the User database to confirm User information. The system's web server 310 then calculates and displays, as shown in Figure 3d, in the pop-up window the User's available talk time based on User account balance and Service Provider's per-minute rate. The User 10 initiates direct telephone contact with Service Provider 20 by clicking on a 'call on phone' icon. The system's Communications Interface 40 receives command from the User 10 and initiates a telephone call to the User's inputted telephone number. The User 10 answers telephone upon receiving the call. The Service Provider's optional customized 'greeting' message is played for User 10 from the system's communications interface 40. The system communications interface 40 then initiates a telephone call to the Service Provider's phone number as registered in the system database 310. The Service Provider 20 answers telephone set upon receiving call. The communications interface 40 connects the Service Provider 20 with User 10 to begin an advice session.

[Para 68] During the connection to the Service Provider 20, the system 1 will upload a busy message into the pop-up window to any other User 10 trying to connect to the Service Provider 20 through the system 1. Furthermore, the system 1 will upload a busy message into the pop-up window to display to any other User 10 trying to connect to all other Service Provider accounts, either associated with other Agent 120 groups or independent, that have assigned their calls to be routed to the same telephone number as to that which is currently busy.

[Para 69] Upon connection of the two parties, the system 1 uploads a real-time timer into the pop-up window, as shown in Figure 3e, visible to the User 10 which counts down the minutes until the User's account balance is depleted based on User 10 starting balance and the Service Provider's per-minute rate. If the User 10 stays connected to Service Provider 20 until their account is depleted, the system 1 will automatically terminate the call and/or prompt User to add more funds to the account. The system 1 updates the billing

database for both the User 10, the Agent 120 and the Service Provider 20 in real time.

[Para 70] Figure 6 displays a system flowchart of how the system 1 processes when a Service Provider 20 is Not Available. First, the User 10 initiates an Internet connection and accesses the Agent's 300 or the Service Provider's web page or other web presence 200 from the a web server. Next, the User 10 clicks on an icon to establish a telephone conversation with the Service Provider 20. The system 1 loads the Service Provider's standard/customized phone-link pop-up window from the system web server database 310 for User 10 to view. The system 1 checks the web server database 310 to determine whether the Service Provider 20 has pre-determined to be Not Available at this time and then with the communication interface 40 to determine if Service Provider 20 is already on a call. If either is the case, the system 1 does not allow the communications interface 40 to initiate the User's intended call. Additionally, the web server 310 generates and displays in the standard/customized phone-link pop-up window that the Service Provider 20 is busy on another call or has chosen to be Not Available at this time. If Busy, the system 1 uploads a standard busy message, as shown in Fig 3f, into phone-link pop-up window instructing User to try again at a later time. If Not Available, the system 1 uploads a standard or an optional, customized message, an example shown in Fig 3g, into phone-link pop-up window that can indicate the Service Provider's availability schedule. The User 10 will then have the option to privately and securely email Service Provider 20 via the system 1 to arrange an appointment.

[Para 71] Figure 7 displays User 10 usage information from within the User management interface. The site 100 will ask for the Users 10 to enter their system name and password to access their account's User management interface. The system 1 will display this information to assist and inform the User 10. The web page will have the date/time, adviser's name and service description, call duration, amount charged, Service Providers' payout ID, the status, feedback and details. This information, along with many other account management functions within the User management interface, is used by the

User 10 to manage his or her account. User-initiated deposits from the interface to the account of the User 10 initially and continually fund the account.

[Para 72] The system 1 will also create a feedback system for the Users 10 to reference based on a history of past feedback information on Service Providers 20 by other Users 10. The User 10 will give feedback to the system 1 regarding the Service Provider 20 based on the service provided. The system 1 will prompt a User 10 provide such feedback.

[Para 73] The system 1 will assign an Agent ID number to the Agent 120 account. The expert Service Provider 20 will enter the appropriate Agent ID when registering as a new Service Provider 20 with the particular Agent 120 in order to be displayed on the Agent's web site 300. As shown in Figure 8, the system 1 will link all Service Providers 20 registered under a single Agent ID 120 into one account information and transaction activity management interface: the Agent management interface. The system 1 will automatically distribute the appropriate service HTML code to the Agent 120 for each newly registered Service Provider 20 thereby; enabling the Agent 120 to readily create their own Internet-based collection 300 of specialized Service Providers 20 and in turn, connect Users 10 with these Service Providers 20 for expert advice in real time via a telephone connection. Figure 9 displays a sample function of the system's 1 Agent management screen interface: Usage Information. Per Figure 9, the screen will have a transaction ID, the date and time of the transaction, service description, charged minutes, promo minutes, total revenue per transaction, Net earned amount, advisor payout ID, User name, status of transaction, service fee details and credit to user field that will be displayed. The screen will have selection criteria for the records to display. This criterion includes from and to dates, advisor payout ID, Advisor and User.

[Para 74] The system 1 monitors how long telephonic connections are maintained between said Users 10 and the Service Providers 20. The system 1 will assist Agents 120 who have multiple Service Providers 20 manage their transactions.

[Para 75] The system 1 will help an Agent 120 manage their accounts by offering the Agent 120 the option of automated payroll responsibility or a managed payout consisting of, deducting a pre-determined Agent service fee for each transaction and distributing the Agent fee to the Agent 120. The system 1, in the preferred embodiment, has a payout accounting screen, a sample shown in Figure 10, that displays the fees paid to the system per Service Provider 20 and a summary for the Agents 120 based on their Service Providers' 20 transaction activity. The sample screen has the following fields: Date/Time, Payout ID, Advisor/Agent description, payout method, Paid to, Amount and Detail. The screen will have a selection criterion for the records to display. This criterion includes from and to dates, advisor payout ID, Advisor and User.

[Para 76] The system 1 will offer a number of payment options. The system 1 can either pay the Service Providers 20 directly for the Agent 120 while also paying the Agent's service fee earnings to the Agent 120, or pay the Agent 120 the entire earned amount for the Agent Group, who in turn will then pay their Service Providers 20. The system 1 can handle all of the accounting and payment processing for the Agent 120 for all or part of their associated Service Providers 20.

[Para 77] The system 1 provides a method and techniques for expert Service Providers 20, in turn, to provide their service through an unlimited number of Independent Agent web-based channels 300 without potential communication device conflict for consumers.

[Para 78] The system 1 will offer recognition, across the entire database of Service Providers' telephone numbers including potentially multiple different accounts associated with multiple different Agent group web sites 300, of whether a particular Service Provider's telephone line is busy. Thereby, enabling a Service Provider 20 to register and be part of numerous different Agent group web sites 300, without concern for any potential telephone connection conflict.

[Para 79] The system 1 will keep track of the amount of time that the User 10 used an Agent's Service Provider 20 and use that time multiplied by the Service

Provider's billable rate and the Agent's 120 service fee to calculate the amount due to the Agent 120. The system 1 will manage all of the time and billing records for the Agent 120 and their Service Providers 20. The system 1 will enter this information into a database.

[Para 80] The system 1 is set to run on a computing device. A computing device on which the present invention can run would be comprised of a CPU, Hard Disk Drive, Keyboard, Monitor, CPU Main Memory and a portion of main memory where the system resides and executes. Any general-purpose computer with an appropriate amount of storage space is suitable for this purpose. Computer Devices like this are well known in the art and are not pertinent to the invention. The system 1 is set to run on telecommunications sets. Telecommunications sets can include standard landline telephone sets utilizing the Publicly Switched Telephone Network (PSTN) or any variations thereof, any kind of cellular telephone set utilizing any cellular call processing technology, as well as any telecommunications sets utilizing Voice over Internet Protocol (VoIP) voice communications technology.

Telecommunications sets like this are well known in the art and are not pertinent to the invention. The system 1 can also be written in a number of different languages and run on a number of different operating systems and platforms.

[Para 81] Although the present invention has been described in considerable detail with reference to certain preferred versions thereof, other versions are possible. Therefore, the point and scope of the appended claims should not be limited to the description of the preferred versions contained herein.

[Para 82] As to a further discussion of the manner of usage and operation of the present invention, the same should be apparent from the above description. Accordingly, no further discussion relating to the manner of usage and operation will be provided.

[Para 83] With respect to the above description, it is to be realized that the optimum dimensional relationships for the parts of the invention, to include variations in size, materials, shape, form, function and manner of operation, assembly and use, are deemed readily apparent and obvious to one skilled in

the art, and all equivalent relationships to those illustrated in the drawings and described in the specification are intended to be encompassed by the present invention.

[Para 84] Therefore, the foregoing is considered as illustrative only of the principles of the invention. Further, since numerous modifications and changes will readily occur to those skilled in the art, it is not desired to limit the invention to the exact construction and operation shown and described, and accordingly, all suitable modifications and equivalents may be resorted to, falling within the scope of the invention.